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**SUPPLEMENTAL DECLARATION  
FOR REISSUE  
PATENT APPLICATION  
TO CORRECT "ERRORS" STATEMENT  
(37 CFR 1.175)**

Attorney Docket Number	049212-0102
First Named Inventor	Bruce Bent, et al.
COMPLETE If known	
Application Number	10,825,440
Filing Date	April 14, 2004
Art Unit	3693
Examiner Name	Patel, Jagdish

I/We hereby declare that:

Every error in the patent which was corrected in the present reissue application, and which is not covered by the prior oath(s) and/or declaration(s) submitted in this application, arose without any deceptive intention on the part of the applicant.

**WARNING:**

Petitioner/applicant is cautioned to avoid submitting personal information in documents filed in a patent application that may contribute to identity theft. Personal information such as social security numbers, bank account numbers, or credit card numbers (other than a check or credit card authorization form PTO-2038 submitted for payment purposes) is never required by the USPTO to support a petition or an application. If this type of personal information is included in documents submitted to the USPTO, petitioners/applicants should consider redacting such personal information from the documents before submitting them to the USPTO. Petitioner/applicant is advised that the record of a patent application is available to the public after publication of the application (unless a non-publication request in compliance with 37 CFR 1.213(a) is made in the application) or issuance of a patent. Furthermore, the record from an abandoned application may also be available to the public if the application is referenced in a published application or an issued patent (see 37 CFR 1.14). Checks and credit card authorization forms PTO-2038 submitted for payment purposes are not retained in the application file and therefore are not publicly available.

I/We hereby declare that all statements made herein of my/our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Name of Sole or First Inventor:		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any])		Family Name or Surname	
Bruce		Bent	
Inventor's Signature		Date	5/11/09
Name of Second Inventor:		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any])		Family Name or Surname	
Bruce		Bent II	
Inventor's Signature		Date	5/11/09

☐ Additional inventors or legal representatives(s) are being named on the \_\_\_\_\_ supplemental sheets PTO/SB/02A or 02LR attached hereto.

This collection of information is required by 37 CFR 1.175. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 1.8 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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See Attachment for listing of additional errors.

***ATTACHMENT TO SUPPLEMENTAL DECLARATION FOR REISSUE PATENT  
APPLICATION TO SUPPLEMENT "ERRORS" STATEMENT***

This Supplemental Declaration supplements our original Declaration for this reissue application filed on April 14, 2004. We verily believe that the original patent was wholly or partly inoperative or invalid by reason of another error in the original patent, in addition to the errors recited in our Declaration of April 14, 2004, because the claimed method combinations and system combinations recited in the patent do not clarify that the process operates with respect to accounts in at least two different banking institutions. Thus, the claims in the issued patent cover more than we had a right to claim, because the claims could be said to cover a method or system of performing the claimed operations with respect to accounts in a single banking institution, while according to the invention defined in the current claimed combination, an administering operation should be performed on client transaction accounts in a first banking institution, a depositing funds or withdrawing funds operation based on a net transaction aggregated across multiple transactions should be performed with respect to a single insured money market deposit account at a second banking institution, a receiving interest operation should be received from the second banking institution on funds held in the single insured money market deposit account therein, and the distributing the interest received on the single insured money market deposit account operation should be performed on the client transaction accounts.

We are filing the present reissue application in order to correct this additional error, by more specifically claiming a combination of steps or elements that operate with respect to accounts in at least two different banking institutions.

Moreover, we declare our intent to, and reserve our right to, submit during the prosecution of this application and divisionals thereof, further claims that are broader than the claims in the original patent, or narrower than the claims in the original patent. Additionally, we declare our intent to, and reserve our right to, submit during the prosecution of this application and divisionals thereof, further claims that may correct errors in other different claim combinations, and thus, may be broader in some respects than the claims currently pending, or may be narrower in some respects than the claims currently pending.